

Civil Union Spouse and Dependent Benefit Enrollment - Employee Instructions

The information that follows is intended to assist employees who are enrolling a civil union spouse and/or civil union dependent in a State of Delaware medical, dental and/or vision plan. Please read through these instructions and complete the steps in the order outlined below.

1. Complete *Certification of Tax Dependent Status for a Civil Union Spouse/Children* (CU Doc#1)
 - Enter civil union spouse and/or civil union spouse's children's names and check applicable box regarding tax dependent status to determine tax liability –
 - Whether medical, dental and/or vision premiums attributed to the civil union spouse/children can be deducted on a pre-tax or after-tax basis at the federal level.
 - Whether income must be imputed for the fair market value of employer paid coverage.
 - Review the *Coverage Code Explanations for Plans Including Civil Union Spouses and/or Civil Union Spouse's Children* (CU Doc #2) when completing the *Certification of Tax Dependent Status for a Civil Union Spouse/Children* to determine the applicable coverage code. Enter the applicable coverage code where indicated directly above the signature line on the *Certification of Tax Dependent Status for a Civil Union Spouse/Children* (CU Doc#1).
2. Review *Civil Union Health Plan Rates* (CU Doc #3) for tax liability implications based on the coverage code entered on the *Certificate of Tax Dependent Status for a Civil Union Spouse/Children*.
 - If the Coverage Code is M, N, O, T, U or V - No after-tax deductions or imputed income apply as all dependents are qualified tax dependents. All employee premium deductions are on a pre-tax basis. See *Group Health Insurance Program Rates Effective July 1, 2011* at: http://www.ben.omb.delaware.gov/oe/2011/fy12_published_rates_033011.pdf
 - If the Coverage Code is I, J, K, P, R, S, W, X, Y or Z – Refer to the *Civil Union Spouse and Dependent Coverage Rate Sheet* (CU Doc #3) as after-tax deductions apply at the federal level and imputed income will be calculated for all plans that include an employer paid (state share) portion as some dependents are not qualified as tax dependents. *Imputed income does not apply to 100% employee pay all plans (dental and vision).*
3. Complete Enrollment forms which must be obtained from your Human Resources/Benefits Office
 - Choose medical, dental, vision plan, blood bank and/or waive coverage(s)
 - Provide required dependent information
 - Detailed information on all plans can be found at: <http://www.ben.omb.delaware.gov/>
4. If enrolling a Civil Union Spouse, review the Spousal Coordination of Benefits policy and complete the form at <http://www.ben.omb.delaware.gov/documents/cob>. *Completion of this form is online only and will be submitted electronically to the applicable medical plan administrator.*
5. If enrolling any children who turned 21 prior to the end of the prior calendar year, review the Adult Dependent Coordination of Benefits policy and complete the form located at <http://www.ben.omb.delaware.gov/documents/cob>.
6. Submit the following completed documents to your Human Resources/Benefits Office when requesting enrollment:
 - a. Certification of Tax Dependent Status for a Civil Union Spouse/Children (CU Doc#1)
 - b. Enrollment Forms
 - c. Adult Dependent Coordination of Benefits Form (if applicable)
 - d. Certificate of Civil Union from the State of Delaware or Certificate of Civil Union/Same Sex Marriage if solemnized in another jurisdiction other than State of Delaware
 - e. Birth or adoption certificate for each enrolled child